

# Demographic Classification

Demographic classification

Income Utilization Analysis

Spending Analysis

Payment Analysis

Insights & Recommendations

Gender

Female

Male

city

All

category

All

age\_group

All

occupation

All

marital status

All

Total Customers

4000

Male Customers

2597

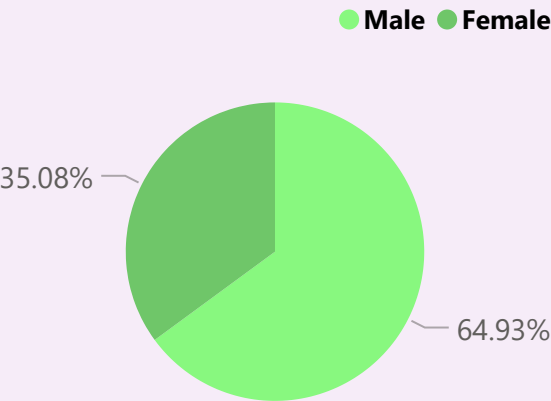
Female Customers

1403

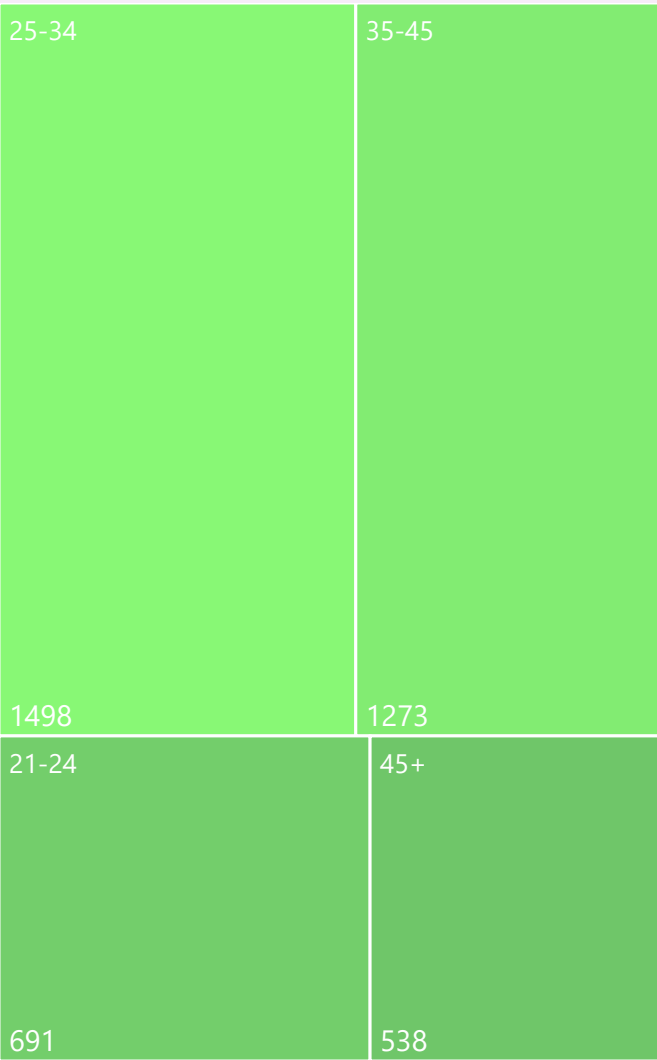
Total City

5

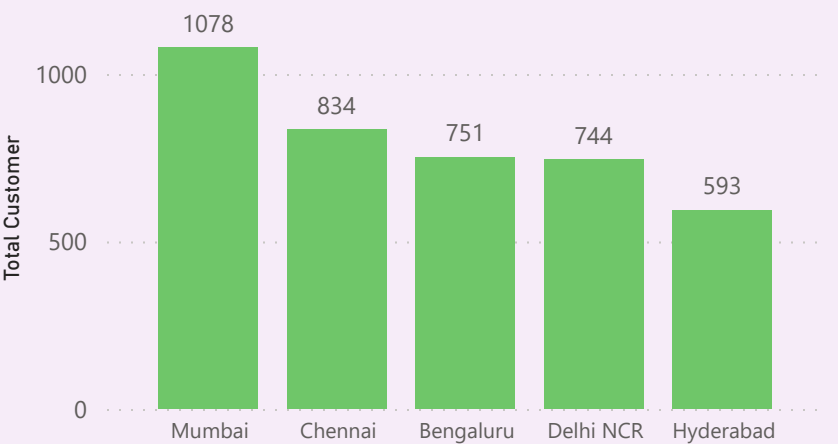
Customer by Gender



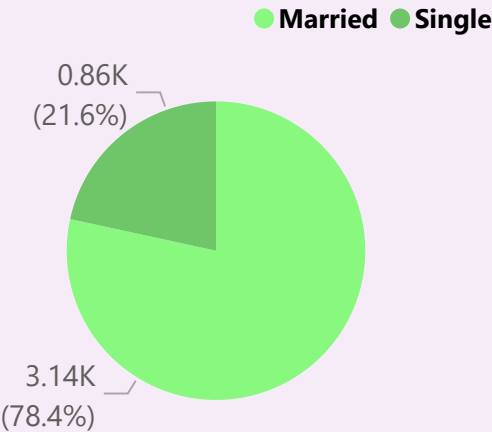
Customer by Age group



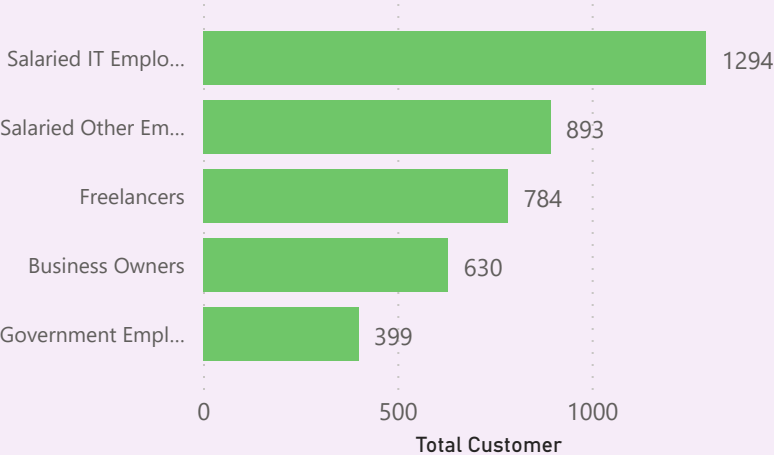
Customer by City



Customer by Marital Status



Customer by Occupation



# Income Utilization Analysis

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Female

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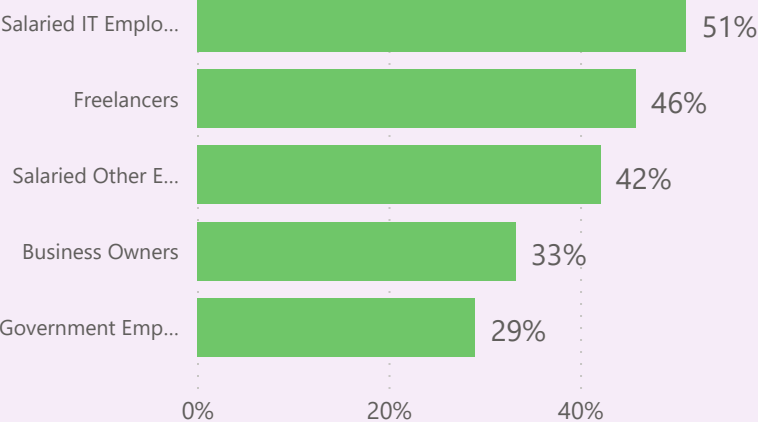
Total Income  
207M

Average Monthly Income  
51.66K

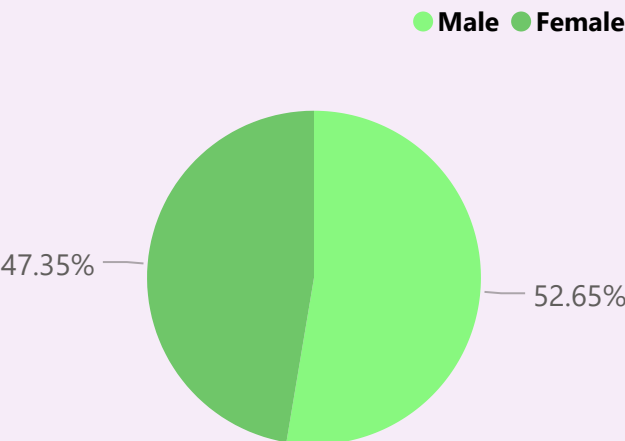
Average Monthly Spent  
22.12K

Income Utilization  
42.82%

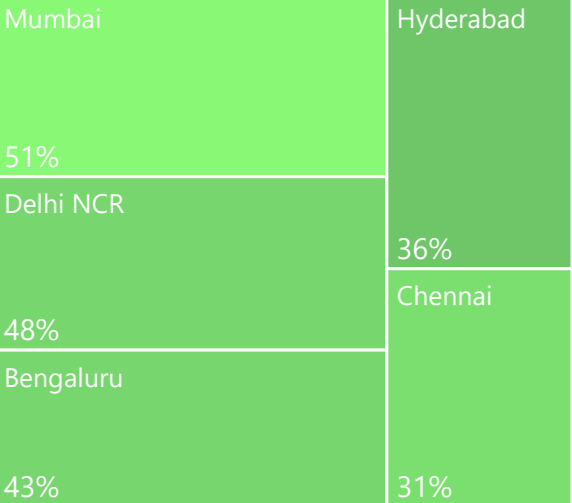
UI % by Occupation



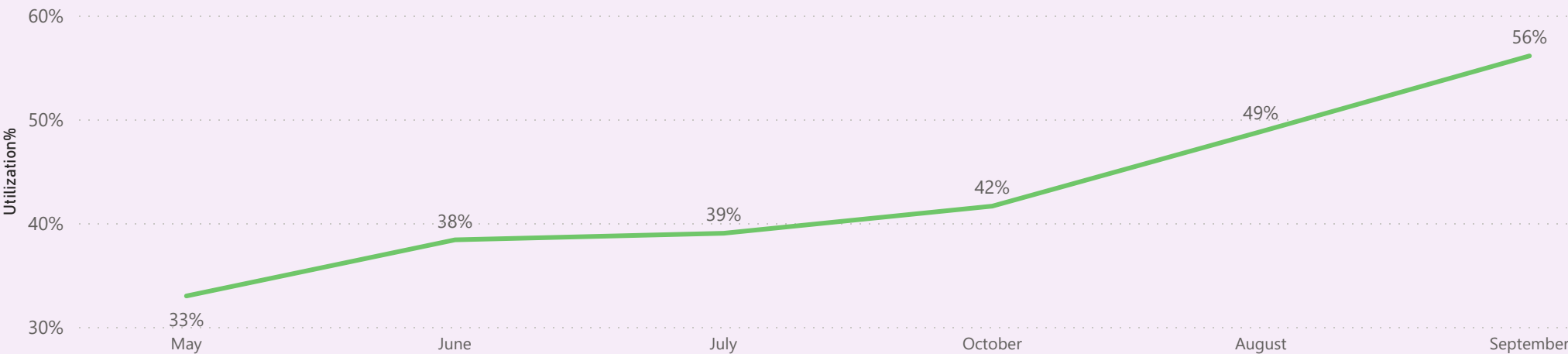
Customer by Gender



IU % by City



UI % by Month



# Spending Analysis

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Female

Male

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occupation

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marital status

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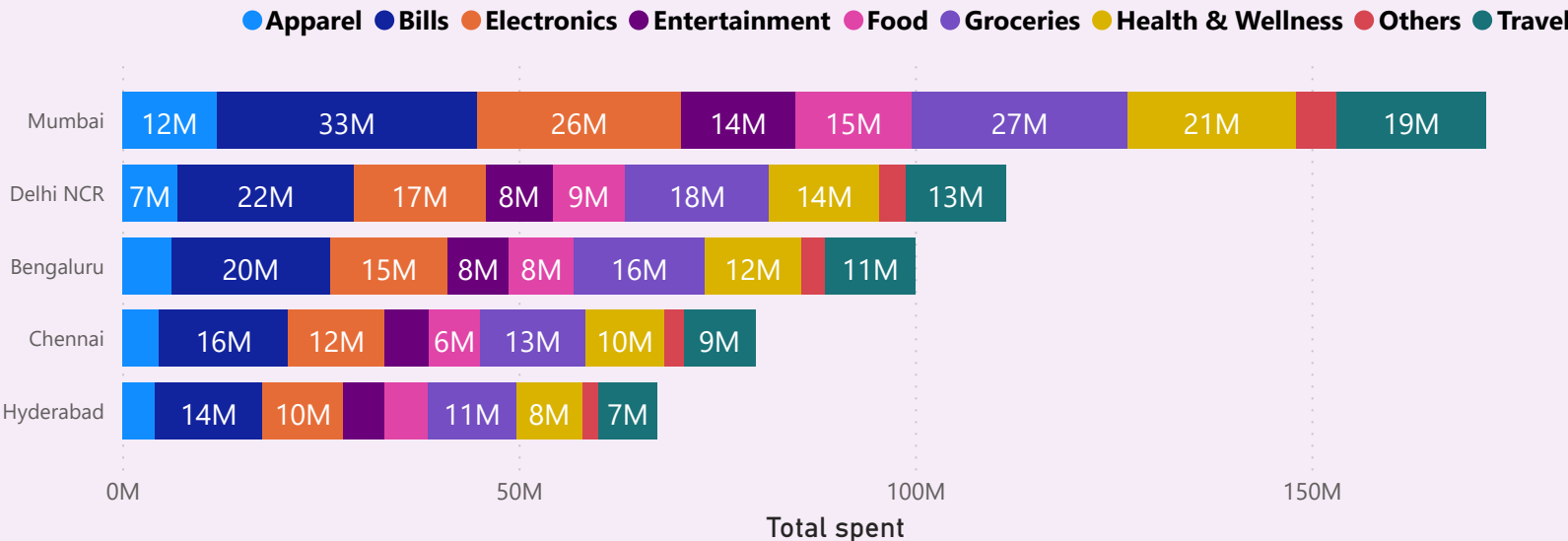
Total Spent  
531M

Average Monthly Spend  
22.12K

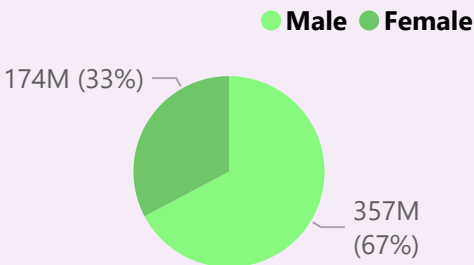
Customer Average Income  
51.66K

Customer Average Spent  
22.12K

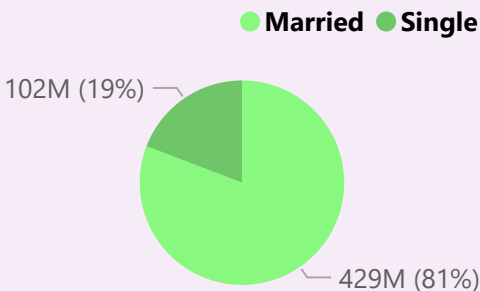
Spend by City and Category



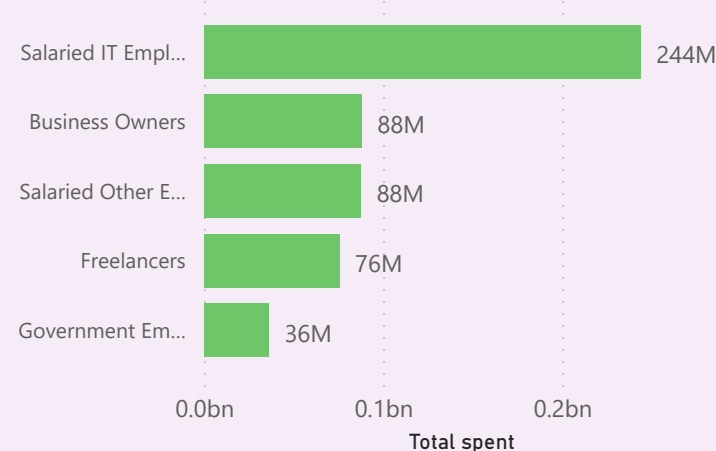
Spend by Gender



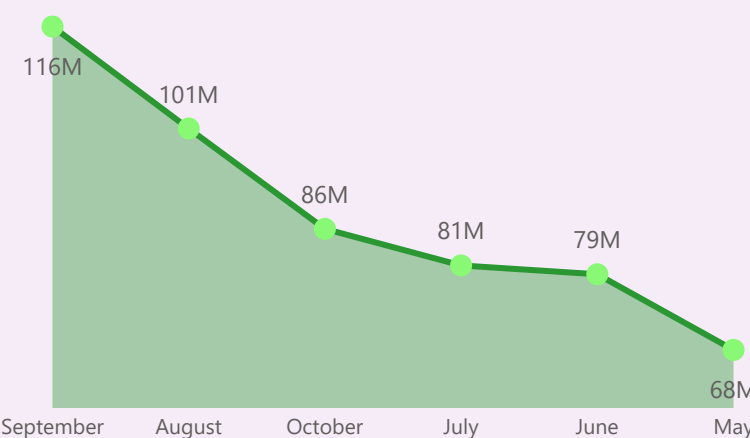
Spend by Marital Status



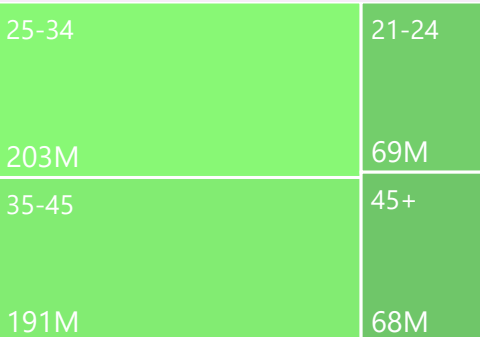
Spend by Occupation



Spend by month



Customer by Age group



# Payment Analysis

Demographic classification

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Gender

Female

Male

city

All

category

All

age\_group

All

occupation

All

marital status

All

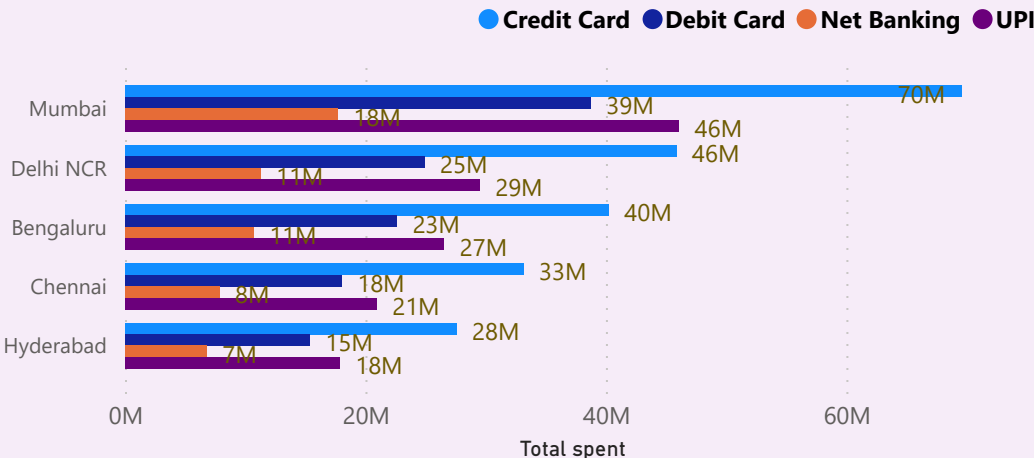
Credit Card spent  
216M

Debit Card spent  
120M

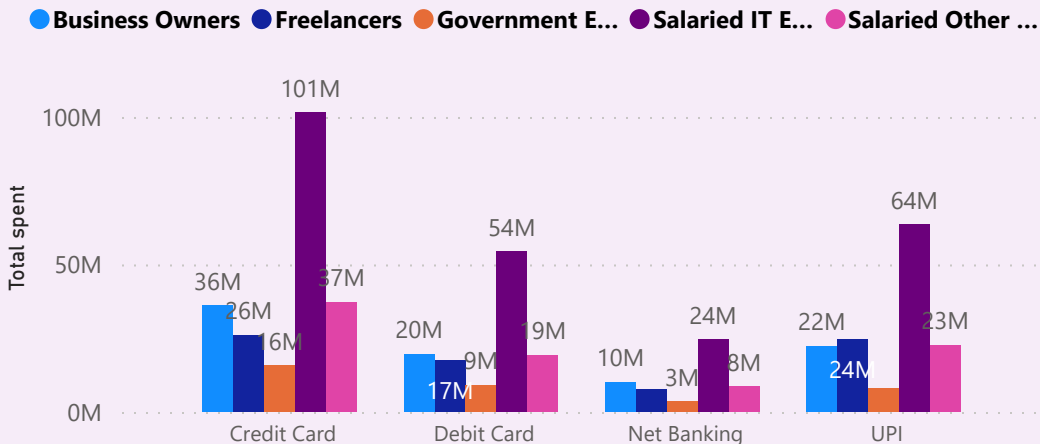
Net Banking  
54M

UPI  
141M

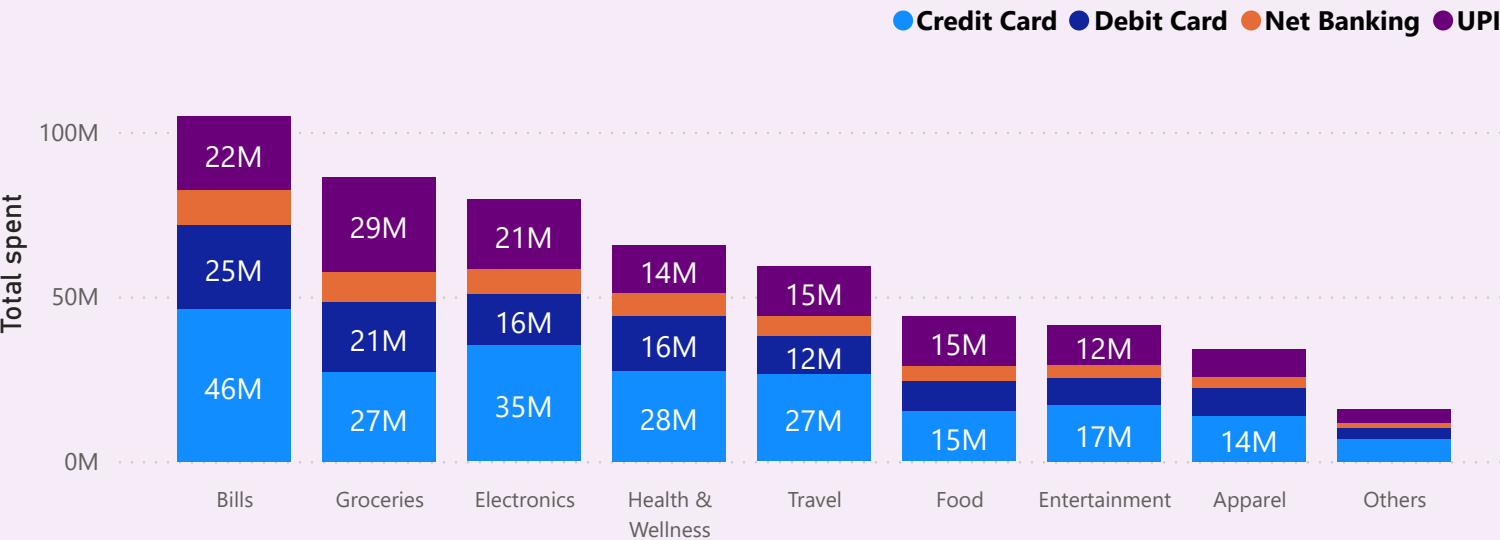
Spend by City and Payment\_type



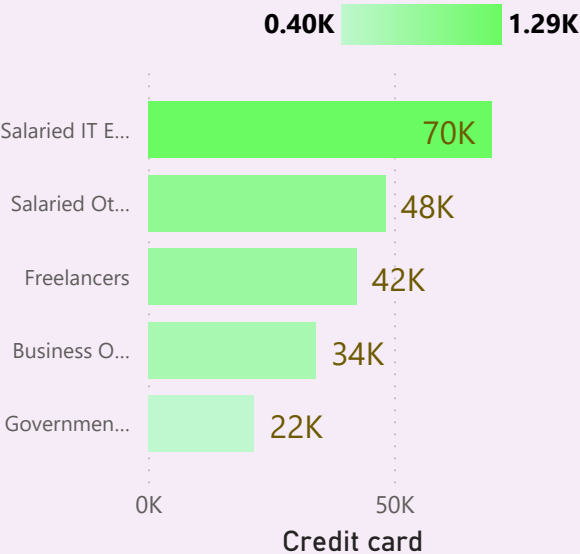
Spend by Occupation & Payment\_type



Spend by Category and Payment\_type



Credit card transactions by occupation



## Key Insights and Recommendations

Demographic classification

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Payment Analysis

Insights &  
Recommendations

### Key Insights

#### Demographic Classification

- Mumbai stands out with the highest Mitron users (26.95%), followed by Chennai and Bengaluru.
- A significant majority of customers are male (65%) and married (78%).
- Salaried IT employees are the largest occupational group (32.35%), followed by other salaried employees (22.33%).
- Majority of customers are in the age group of 25-34 [1498] and 34-45 [1273]

#### Income Utilization Analysis

- Mumbai [51%] and Delhi [48%] exhibits the highest salary Utilization Percentage.
- Salaried IT employees, freelancers shows significant utilization
- September and august show highest Salary Utilization

#### Spending Analysis

- September reflects the highest spending likely due to the festive season and the least in the month of may
- Males and married individuals trend to have higher spending patterns
- Top 3 categories where people spend the most money are Bills, Groceries, electronics.

#### Payment Analysis

- Total Credit card transactions were 216k.
- Salaried IT employees and Salaried other employee has highest Credit card transaction.
- Credit cards are mainly used for Bills and Electronics
- Mumbai and Delhi are highest Credit cards amount spent users

### Recommendations

1. We can see that the Bills, Groceries and electronics are the top three categories where the people spend most of the money, so we can introduce attractive reward programs such as cashback, reward points when paying for bills, groceries, electronics which can be used later.
2. We can see that the Bills, Groceries and electronics are the top three categories where the people spend most of the money, so we can introduce attractive reward programs such as cashback, reward points when paying for bills, groceries, electronics which can be used later.
3. Opening more bank branches in the city of Mumbai, Delhi so that people can have easier access to the bank where they can open credit cards